

Fill in this information to identify the case:

Debtor 1 Sharisse D. McCoy dba Family First Audiology Services

Debtor 2

United States Bankruptcy Court for the: Northern District of Ohio

Case number : 19-50995-amk

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing**Court claim no.** 9
(if known):**Last 4 digits** of any number
you use to identify the debtor's
account: 0035**Date of payment change:** 05/01/2020
Must be at least 21 days after date of
this notice**New total payment:** \$444.39
Principal, interest, and escrow, if any**Part 1:** Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:**Current escrow payment:** \$215.54**New escrow payment:** \$204.29**Part : 2** Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If
a notice is not attached, explain why:**Current interest rate:**
Current Principal and interest payment:**New interest rate:**
New principal and interest payment:**Part 3:** Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification
agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:**New mortgage payment:**

Debtor 1 Sharisse D. McCoy dba Family First Audiology Services

Case number (if known)

19-50995-amk

First Name

Middle Name

Last Name

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Julian Cotton

04/09/2020

Signature

Date

Print: Julian Cotton

Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520

Email

PLGinquiries@padgettlawgroup.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 9th day of April, 2020.

/S/ Julian Cotton

JULIAN COTTON
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
PLGinquiries@padgettlawgroup.com
Authorized Agent for Creditor

SERVICE LIST (CASE NO. 19-50995-amk)

Debtor

Sharisse D. McCoy

33 Filly Lane

Northfield, OH 44067

dba Family First Audiology Services

Attorney

Scott D. White

3200 W. Market Street, Suite 106

Akron, OH 44333

Trustee

Keith Rucinski

Chapter 13 Trustee

One Cascade Plaza Suite 2020

Akron, OH 44308



NewRez
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (866) 317-2347

SHARISSE D MCCOY
33 FILLY LN
NORTHFIELD OH 44067

Analysis Date: March 08, 2020
Loan:
Property Address:
15611 HARVARD
BEDFORD HEIGHTS, OH 44128

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with NewRez. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Prior Esc Pmt		Escrow Balance Calculation	
	Contractual	Effective May 01, 2020		December 01, 2019		
P & I Pmt:	\$240.10	\$240.10	P & I Pmt:	\$240.10	Due Date:	January 01, 2020
Escrow Pmt:	\$215.54	\$204.29	Escrow Pmt:	\$215.54	Escrow Balance:	\$1,164.12
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$862.16
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$1,067.00
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00		
Total Payment:	\$455.64	\$444.39	Total Payment:	\$455.64	Anticipated Escrow Balance:	\$959.28

Shortage/Overage Information		Effective May 01, 2020
Upcoming Total Annual Bills		\$2,451.49
Required Cushion		\$408.58
Required Starting Balance		\$486.84
Escrow Shortage		\$0.00
Surplus		\$472.44

Cushion Calculation: Because NewRez does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 408.58. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 408.58 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from June 2019 to Apr 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Jun 2019		215.54			Starting Balance	0.00	824.29
Jun 2019				691.13	* County Tax	0.00	1,039.83
Jul 2019		215.54			*	0.00	564.24
Aug 2019		431.08			*	0.00	995.32
Sep 2019		215.54			*	0.00	1,210.86
Oct 2019		215.54			*	0.00	1,426.40
Nov 2019		215.54			*	0.00	1,641.94
Dec 2019		215.54			*	0.00	1,857.48
Dec 2019				693.36	* County Tax	0.00	1,164.12
					Anticipated Transactions	0.00	1,164.12
Mar 2020		646.62 ^P					1,810.74
Apr 2020		215.54 ^P		1,067.00	Hazard		959.28
	\$0.00	\$2,586.48	\$0.00	\$2,451.49			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

March 08, 2020

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	959.28	486.84
May 2020	204.29			1,163.57	691.13
Jun 2020	204.29			1,367.86	895.42
Jul 2020	204.29	691.13	County Tax	881.02	408.58
Aug 2020	204.29			1,085.31	612.87
Sep 2020	204.29			1,289.60	817.16
Oct 2020	204.29			1,493.89	1,021.45
Nov 2020	204.29			1,698.18	1,225.74
Dec 2020	204.29	693.36	County Tax	1,209.11	736.67
Jan 2021	204.29			1,413.40	940.96
Feb 2021	204.29			1,617.69	1,145.25
Mar 2021	204.29			1,821.98	1,349.54
Apr 2021	204.29	1,067.00	Hazard	959.27	486.83
	\$2,451.48	\$2,451.49			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 959.28. Your starting balance (escrow balance required) according to this analysis should be \$486.84.

We anticipate the total of your coming year bills to be 2,451.49. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$204.29
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$204.29

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.